

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: **Alisa Yvette Gladney**

Case No.

Debtors:

Chapter 13

**CHAPTER 13 PLAN**

ADDRESS: (1) 4936 Chamberlain Lane (2) \_\_\_\_\_  
Memphis, TN 38128

**PLAN PAYMENT:**

Debtor(1) shall pay \$ 548.00  weekly,  every two weeks,  semi-monthly, or  monthly, by:  
 PAYROLL DEDUCTION From: Career Path Traning Corp. Saint Petersburg, FL 33716 **OR ( ) DIRECT PAY**

Debtor(2) shall pay \$ \_\_\_\_\_  weekly,  every two weeks,  semi-monthly, or  monthly, by:  
 PAYROLL DEDUCTION From: \_\_\_\_\_ **OR ( ) DIRECT PAY**

**1. THIS PLAN [Rule 3015.1 Notice]:**

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]  YES  NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  YES  NO  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12].  YES  NO

**2. ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

**3. AUTO INSURANCE:**  Included in Plan; **OR**  Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

**4. DOMESTIC SUPPORT:**

Monthly Plan Payment:

**None** Paid by:  Debtor(s) directly  Wage Assignment, **OR**  Trustee to:  
ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_

**5. PRIORITY CLAIMS:**

<b>Internal Revenue Service</b>	Amount <u>1,200.00</u>	\$ <u>20.00</u>
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**6. HOME MORTGAGE CLAIMS:**  Paid directly by Debtor(s); **OR**  Paid by Trustee to:

<b>Wells Fargo Hm Mortgag</b>	ongoing payment begins <u>August 2019</u>	\$ <u>678.00</u>
	Approximate arrearage: <u>6,312.00</u>	Interest <u>0.00</u>
		\$ <u>106.00</u>

**7. SECURED CLAIMS:**

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Collateral: _____	Rate of Interest _____	<u>Monthly Plan Payment:</u> _____
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**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. §1325 (a)]	Value of Claim: <u>1,000.00</u>	Rate of Interest <u>7.25</u>	<u>Monthly Plan Payment:</u> <u>\$20.00</u>
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**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

**-NONE-** \_\_\_\_\_

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

	Amount:	Rate of Interest	Monthly Plan Payment:
<b>-NONE-</b>	_____	_____	_____

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

**None** \_\_\_\_\_  Not provided for **OR**  General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**

**-NONE-** \_\_\_\_\_

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$40,580.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

0.00 %, OR,  
 THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

**None** \_\_\_\_\_  Assumes **OR**  Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ B. David Sweeney  
 B. David Sweeney 012821  
 Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date March 25, 2019 .